

(800) 473-6757

### Mark Your Calendar!

#### 2001 MOSTARS Fall Workshops

Sept. 18 - Kansas City  
Sept. 19 - Springfield  
Oct. 2 - Columbia  
Oct. 3 - St. Louis

See the tentative agenda  
on page 10 for more  
information.

(573) 751-3940

July 2001



## Missouri Student Assistance Resource Services

MOSTARS is the student assistance division of the Missouri Department of Higher Education.

## Reports Help Schools Assist Delinquent Borrowers

### FFEL Program News

CariAnne Cutshall  
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Many Missouri schools are contacting delinquent student loan borrowers to offer assistance and advice on options to avoid delinquency and default. To determine which students are delinquent, schools rely on delinquent borrower reports from loan holders and guarantors.

Most secondary markets, including the Missouri Higher Education Loan Authority and Sallie Mae, provide delinquent borrower reports to schools upon request. These reports usually contain the most up-to-date information, including borrowers' addresses and phone numbers. Most of these reports include all delinquent borrowers, unlike reports from guarantors. For information about MOHELA's delinquent borrower reports, contact your MOHELA client representative at (800) 666-4352. For information about reports from Sallie Mae, contact your CollegeServ representative at (888) 2SCHOOL.

Guarantors, including the Missouri Student Loan Program, provide weekly delinquent borrower reports to all schools. Student Loan Counseling Service, the MSLP's default aversion and prevention servicer, sends the reports on behalf of the MSLP. Reports are generated after the loan holder submits a Default Aversion Assistance Request to the MSLP's loan servicer, Guarantec, who then notifies SLCS. Because loan holders are allowed to submit a DAAR only between the 60th and 120th day of delinquency, the report includes only borrowers whose loans are at least 60 days delinquent. The report still is a valuable tool for schools, especially when loan holders don't provide delinquent borrower reports.

For more information about the MSLP delinquent borrower reports, contact CariAnne Cutshall at (800) 473-6757, (573) 522-2008, or carianne.cutshall@mocbhe.gov. ★

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This portion of the **MOSTARS** newsletter includes questions and answers about topics that our clients bring to our attention.

If you think there is a need for a published clarification on a particular topic, contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic.

If one of your questions is published, pat yourself on the back for asking a question that may benefit other clients.

## For Your Convenience

An information box indicating subject matter accompanies each article in this newsletter.

This box also contains the name of the article's contact person (where applicable) and his or her phone number and e-mail user ID.

The user ID is now the `firstname.lastname`. The formula for e-mail addresses at the Missouri Department of Higher Education is as follows:

USER ID@mohhe.gov

Remember, you also can contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940**.

## Is a student allowed to self-certify that he or she received a high school diploma, or must the student provide a copy of the diploma?

**U**nless the accrediting or state licensing agency requires the school to maintain a copy of the high school diploma or General Educational Development certificate, the school may rely on the student's certification of completion of high school. That certification must be kept on file but is not required to be a separate document. Schools may obtain this certification on documents such as the Institutional Student Information Record or an institutional admissions or financial aid application.

**Source:** 2001-2002 Student Financial Aid Handbook, Chapter 1, Institutional and Program Eligibility, Pages 2-5

## How long is a student's score on an ability-to-benefit test valid?

**I**f a school determined that a student met the ability-to-benefit criteria under the rules effective before July 1, 1996, the school is not required to document the student's eligibility again.

If a student has taken an approved, independently administered test within the last 12 months, the school may use that score to determine the student's eligibility. If the school accepts the score as documentation of ability to benefit, then documentation of the test and the administration of the test must be maintained.

If a student withdraws from the school before receiving student financial assistance and re-enrolls more than 12 months after taking a test, the student must be re-tested unless the student received a high school diploma or its equivalent subsequent to taking the ability-to-benefit test.

**Source:** 2000-2001 Student Financial Aid Handbook, Chapter 1, Student Eligibility, Pages 1-20

## If we receive a financial aid transcript request from another school, are we required to respond to the request?

**E**ffective July 1, schools are no longer required to respond to financial aid transcript requests. Instead, the requesting school should obtain the financial aid history information through the National Student Loan Data System.

**Source:** 2001-2002 Student Financial Aid Handbook, Chapter 1, Institutional and Program Eligibility, Pages 2-54

## How does a defaulted borrower apply for reinstatement of Title IV student financial assistance eligibility?

**T**he defaulted borrower should write to the Missouri Student Loan Program requesting a reinstatement letter after making at least six consecutive, voluntary, reasonable, and affordable monthly payments. The MSLP evaluates borrowers' written requests for reinstatement by reviewing the six most recent months of payments. If the payments were received within 15 days of the due date, they are considered on time. If the borrower meets all eligibility criteria, the MSLP will issue a reinstatement letter that is valid through June 30 of the current academic year.

If the borrower previously received reinstatement, he or she must continue to make consecutive monthly payments to receive "continued" reinstatement. If a borrower receives reinstatement and discontinues making consecutive, on-time monthly payments, he or she is no longer eligible for reinstatement. If a borrower has been denied continued reinstatement, the defaulted account must be paid in full or rehabilitated to receive future Title IV student financial assistance. ★

## Check Your Mailing Label

**P**lease check the mailing label on the back of this newsletter.

- Is the mailing address correct?
- Is the institution name correct?
- Is the newsletter mailed to the appropriate person at your institution?
- Is the job title correct?

If any of this information is incorrect, mail, fax, or e-mail the correct information to:

**MOSTARS**  
**Becky Whithaus**  
**3515 Amazonas Dr.**  
**Jefferson City, MO 65109**  
**FAX (573) 751-6635**  
**becky.whithaus@mocbhe.gov**

Thank you for your assistance! ★

## MSLP to Waive Outstanding Fee Bills

**T**o assist in resolving the status of unreported loans in repayment more than 15 years, the Missouri Student Loan Program advised lenders they could report these loans as paid in full by the borrower, using the date of the most recent unreported loans report. This may require the MSLP to reinstate the loan in its database before reporting the paid in full status to NSLDS, which then generates a new bill for the guarantee fee.

Because some of the affected loans are beyond record retention requirements, lenders are having difficulty locating and researching these loans. Due to the inconvenience of researching these loans and the fact that the MSLP no longer charges a guarantee fee for loans guaranteed on or after July 1, 1999, the MSLP

will waive all guarantee fees that result from reinstating these loans. Effective August 1, guarantee fee bills will no longer be mailed to lenders. Guarantec, the MSLP servicer, will code the database to indicate that a fee is not due from the lender. This will ensure that a claim received at a later date will not be rejected due to non-payment of the guarantee fee.

The MSLP is mailing individual letters to lenders, explaining the termination of fee bill statements. Direct questions about this change to Ruth Chrismore, MOSTARS senior associate-compliance; Beth Ziehmer, MOSTARS senior associate-operations; or the MOSTARS Information Center at (800) 473-6757. ★

**FFEL  
 Program  
 News**

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# Accurate Enrollment Status Reporting Critical

**FFEL  
Program  
News**

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**S**chool personnel are sometimes confused about the enrollment status definition that should be used for a student's out-of-school date. For example, the financial aid office records the last date of at least half-time attendance as May 8, 2001 – the last day of the term (i.e., the last day of coursework necessary for the student to graduate). However, the office responsible for reporting the student's enrollment status to the National Student Loan Data System records the last date of at least half-time attendance as May 18, 2001 – the date of graduation ceremonies. In this case, the financial aid office is correct.

Problems arise when student enrollment status information is not uniformly recorded by various offices at the school or accurately reported to the NSLDS. The impact is far-reaching, affecting students, schools, lenders, and student loan servicers. Consequences may include the following:

- ★ Borrowers may not be converted to their grace and repayment periods on time.
- ★ Borrowers may not receive timely deferment privileges to which they are entitled.
- ★ Eligible borrowers may not receive timely interest subsidies during in-school, grace, and deferment periods.
- ★ Lender requests for claim payment may be rejected by guarantors because of conflicting information that the lender must reconcile.
- ★ Schools may receive additional, direct requests for enrollment status verification.

- ★ A school's cohort default rate may be adversely affected.
- ★ During program reviews, schools may be required to reconcile conflicting information or be cited with findings for erroneous data.

When establishing a federal student loan recipient's withdrawal date, a school must use the guidance published by the U.S. Department of Education in 34 CFR 668.22 and in the Federal Student Financial Aid Handbook, Institutional Eligibility Section, Chapter 6. The USDE expects schools that are not required to take attendance to develop a mechanism to determine whether a recipient of Title IV assistance ceased attending without notification during a payment period (for standard term-based credit hour programs) or period of enrollment (for non-standard term or non-term programs that are permitted to elect this option for determining the amount of aid the student earned). These schools should have a means to identify and resolve cases in which a student's attendance through the end of the period cannot be confirmed. In such cases, the withdrawal date for NSLDS reporting purposes is the midpoint of the payment period, or period of enrollment for programs permitted to elect this option, unless the school documents a last date of attendance at an academically related activity.

The "student's withdrawal date" and the "date the school determines that the student withdrew" are defined differently and, often, may be different dates. Broadly speaking, the "date the school determined that the student withdrew" is when the school becomes aware that the student is

no longer attending, although regulations impose deadlines by which such a determination must be made. The date the school determined that the student withdrew is important for establishing time frames associated with returning Title IV funds but is not to be used as the official withdrawal date for NSLDS reporting purposes. For example, in the case of a student who fails to return from an approved leave of absence, the "student's withdrawal date," used for calculating the amount of Title IV aid earned and reporting to the NSLDS, is the date the student began the approved leave of absence. The "date the school determined that the student withdrew" is the earlier of the date the approved leave of absence ends or the date the student notified the school that he or she would not return.

MOSTARS has created new charts to help schools determine the correct dates for NSLDS reporting. The charts are available online at [www.cbhe.state.mo.us/MOSTARS/enroll.htm](http://www.cbhe.state.mo.us/MOSTARS/enroll.htm). The charts list the withdrawal date definitions for various types of withdrawals as well as the definition of the date the school determined that the student withdrew at schools that are not required to take attendance and schools that are required to take attendance.

## Enrollment Status Effective Dates

Schools must use the USDE's guidance published in the Student Status Confirmation Report Guide (December 1999 revision) to define the effective date of all enrollment status changes that are reported to

See Enrollment, page 9



The student assistance division of the  
Missouri Department of Higher Education

## Publications Order Form

**Order via the Internet at**  
**[www.cbhe.state.mo.us/forms/mopub.htm](http://www.cbhe.state.mo.us/forms/mopub.htm)**  
**or**  
**return this completed form to:**

MOSTARS Publications  
 3515 Amazonas Drive  
 Jefferson City, MO 65109  
 (800) 473-6757 ★ FAX (573) 751-6635

### July 2001

MOSTARS provides this Publications Order Form in an effort to distribute free informational materials about Missouri's student financial assistance programs. For more information, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

### For MOSTARS Use Only

**Order Taken By:** \_\_\_\_\_

**Date Sent:** \_\_\_\_\_ **By:** \_\_\_\_\_

**Shipping:** \_\_\_\_\_

Date Order Submitted \_\_\_\_\_

Date Publications Are Needed \_\_\_\_\_

Name \_\_\_\_\_

Institution \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Zip Code \_\_\_\_\_ Phone \_\_\_\_\_

Check the category that applies to your institution:

- ☐ postsecondary institution ★ OE code \_\_\_\_\_
- ☐ lender ★ OE code \_\_\_\_\_
- ☐ high school
- ☐ other \_\_\_\_\_

### GENERAL INFORMATION

- ☐ MOSTARS Folder (9/00)
- ☐ What is MOSTARS? (4/00)
- ☐ MOSTARS Facts (7/01)
- ☐ MOSTARS Contact Cards (8/98)
- ☐ Resources on the World Wide Web (9/00)
- ☐ Mapping Your Future Site Brochure
- ☐ Choosing the Right School for You (6/00)
- ☐ Need Money for College? Missouri Grants, Scholarships, Loans and More (10/00)
- ☐ Missouri Higher Education Academic "Bright Flight" Scholarship Program Brochure (2001-02 Academic Year)
- ☐ The Smart Approach to Student Loans and Consumer Debt (4/00)
- ☐ Mapping Your Future 10 Steps to Financial Fitness Flyer
- ☐ Mapping Your Future 10 Steps to Financial Fitness Postcard
- ☐ Credit Card Tips (4/01)

### DEFAULT PREVENTION MATERIALS

**The following items are recommended for postsecondary institutions and lenders only.**

- ☐ "Be a Smart Borrower" Folder (6/01)
- ☐ Entrance Counseling Booklet (12/00)
- ☐ Exit Counseling Booklet (12/00)
- ☐ Mapping Your Future Online Counseling Brochure
- ☐ Mapping Your Future Online Stafford Entrance Counseling Postcard
- ☐ Mapping Your Future Online Stafford Exit Counseling Postcard
- ☐ Smart Habits for Student Retention & Default Prevention (6/01) +
- ☐ Before You Sign, Think! (10/99)
- ☐ Change of Status Form (10/99)
- ☐ Good News for Defaulted Borrowers (2/99)
- ☐ "Do the Smart Thing" Poster (8/99)
- ☐ "Do the Smart Thing" Poster Contact Card Pads (25 cards per pad) (8/99)

**+ Not for student distribution**



# Interest Rates

**July 1, 2001 to June 30, 2002**

The U.S. Department of Education announced the following variable interest rates for Federal Family Education Loan Program loans disbursed on or after July 1, 2001.

#	LOAN TYPE	DATE DISBURSED	EFFECTIVE FOR	INTEREST CAP	T-BILL + FACTOR =		INTEREST RATE FOR 07/01/00 – 06/30/01	INTEREST RATE FOR 07/01/01 – 06/30/02
<b>1</b>	Stafford	07/01/88 to 09/30/92	borrowers subject to old windfall profits	10%	3.69	3.25	8% <sup>+</sup> 9.14% <sup>++</sup>	6.94%
<b>2</b>	Stafford	07/23/92 to 09/30/92	borrowers subject to new windfall profits	8% <sup>+</sup> 10% <sup>++</sup>	3.69	3.10	8% <sup>+</sup> 8.99% <sup>++</sup>	6.79%
<b>3</b>	Stafford	07/23/92 to 09/30/92	borrowers subject to new windfall profits	7%	3.69	3.10	7%	6.79%
<b>4</b>	Stafford	07/23/92 to 09/30/92	borrowers subject to new windfall profits	8%	3.69	3.10	8%	6.79%
<b>5</b>	Stafford	07/23/92 to 09/30/92	borrowers subject to new windfall profits	9%	3.69	3.10	8.99%	6.79%
<b>6</b>	Stafford	10/01/92 to 06/30/94	new borrowers	9%	3.69	3.10	8.99%	6.79%
<b>7</b>	Stafford	07/01/94 to 06/30/95	new loans	8.25%	3.69	3.10	8.25%	6.79%
<b>8</b>	Stafford	07/01/95 to 06/30/98	new loans	8.25%	3.69	2.5* 3.1**	8.25%* 8.25%**	6.19%* 6.79%**
<b>9</b>	Stafford	07/01/98 to 06/30/02	new loans	8.25%	3.69	1.7* 2.3**	7.59%* 8.19%**	5.39%* 5.99%**
<b>10</b>	SLS or PLUS	07/01/87 to 09/30/92	new loans	12%	3.46	3.25	9.63%	6.71%
<b>11</b>	SLS	10/01/92 to 06/30/94	new loans	11%	3.46	3.10	9.48%	6.56%
<b>12</b>	PLUS	10/01/92 to 06/30/94	new loans	10%	3.46	3.10	9.48%	6.56%
<b>13</b>	PLUS	07/01/94 to 06/30/98	new loans	9%	3.46	3.10	9%	6.56%
<b>14</b>	PLUS	07/01/98 to 06/30/02	new loans	9%	3.69	3.10	8.99%	6.79%

<sup>+</sup> during first four years of repayment

<sup>++</sup> after four years of repayment

\* during interim, grace, and authorized deferment periods

\*\* during repayment periods

# ATOM Begins Same-Day Disbursement Processing

**ATOM  
News**

Keith Broadus  
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keith.broadus

**O**n July 9, the Automated Transfer of Money disbursing agent implemented same-day disbursement processing for its Electronic Funds Transfer schools and participating lenders.

The same-day disbursement was added to ATOM to complement the same-day guarantee process instituted on the Guarantec system in April. Same-day disbursement allows ATOM EFT schools to submit a loan for guarantee and have it disbursed on the same day.

ATOM EFT schools can submit loans for same-day guarantee and same-day disbursement via e\*CLIPS or any other school-based software that offers same-day guarantee functionality. Loans submitted by 10 a.m. with

a disbursement date of that day or a past date will be processed for same-day disbursement in ATOM. These disbursements will appear on the school's ATOM roster along with any other disbursements processed for that school on that business day.

A three-page procedure document was faxed to all ATOM EFT schools and ATOM lenders on June 21, describing the same-day disbursement in detail. This document also will be included in updates to the ATOM Manual, which will be distributed in early August.

If you have questions or would like additional information, contact Keith Broadus at (573) 526-0876 or an ATOM staff member. ★

**Visit our home page to read “Achieving a New Level of Quality Service for Missouri Students, Families, and Postsecondary Institutions: The Restructuring of MOSTARS Operations” by Dr. John R. Wittstruck, Deputy Commissioner of Higher Education.**

**Now you can use any of the following web addresses to link to our web site at [www.cbhe.state.mo.us](http://www.cbhe.state.mo.us).**

**[www.mostars.com](http://www.mostars.com)  
[www.mostars.net](http://www.mostars.net)  
[www.mostars.org](http://www.mostars.org)**

# MOSTARS Offers New Default Prevention Folder

**FFEL  
Program  
News**

Information  
Center  
(800) 473-6757

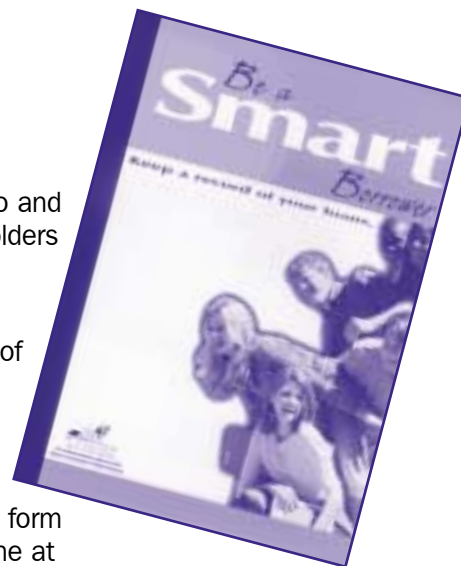
**M**OSTARS' new Be a Smart Borrower folder is now available. The folder, designed to enhance online entrance and exit loan counseling, helps borrowers keep records of their loans and provides information about interest, repayment options, and borrowers' rights and responsibilities.

Many schools use online entrance and exit counseling but still request MOSTARS' entrance and exit loan counseling booklets because of the helpful folder and student loan record included in the booklets. The new folder contains these same features but with less bulk, encouraging students to keep the folder.

Schools also can use the folders during one-on-one counseling sessions, inserting the borrower's copy of the Master Promissory Note and other materials in the folder. The folder encourages borrowers to record all of their contact information (phone numbers, web addresses,

etc.) and correspondence to and from their loan holders and guaranty agencies.

To order a supply of the new folder or other MOSTARS publications, complete the publications order form on page 5 or online at [www.cbhe.state.mo.us/forms/mopub.htm](http://www.cbhe.state.mo.us/forms/mopub.htm) or contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. ★



## Participation Lists

CariAnne Cutshall  
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USER ID:  
carianne.cutshall

**To request an MSLP Combined Eligible Lender List, call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.**

**For more information, refer to the August 1998 issue of FFELPfacts. You can view a sample of the list in the October 1998 issue of the MOSTARS newsletter.**

**The list also is available online at [www.cbhe.state.mo.us/pdf/Indrlist.pdf](http://www.cbhe.state.mo.us/pdf/Indrlist.pdf). ★**

## Eligible Lender List Changes Added

**Bank of Quincy c/o MOHELA, OE 833796-00**

**Eligibility categories:** Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre

Added May 30

**Citibank (NYS), OE 826878-50**

**Eligibility categories:** ATOM, Sub, Sub Pre, Unsub, Unsub Pre, PLUS

Added May 18

**Union Bank & Trust Co., Trustee for HRB Retail Services, OE 833821-00**

**Eligibility categories:** Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre

Added May 15

## Removed

**La Plata State Bank, OE 814549-00**

Removed June 5

**Loan Service Center/BTI, OE 899982-00**

Removed June 5

**Peoples Bank & Trust Co. of Lincoln County c/o LSC/KS, OE 806901-00**

Removed June 5

**Winona Savings Bank, OE 813954-00**

Removed June 5



# Staff News

**T**onia Compton and Stephanie Wilson began working as compliance reviewers on June 11.

Tonia holds a bachelor's degree in history and political science from Columbia College, where she briefly worked as an assistant in the financial aid office. She subsequently earned her master's degree in history from Texas A&M University, while working as a graduate assistant for the department of history.

Tonia is interested in higher education policy and wants to help institutions administer student financial assistance.

Stephanie graduated from Truman State University in May 1997 with a bachelor's degree in business administration-management. She will receive her master's degree in consumer and family economics from the University of Missouri-Columbia in August.

Stephanie's employment experience includes a graduate teaching assistantship for the department of human development and family studies at UMC. She also served as an administrative assistant/senior secretary for the Heartland's Alliance for Minority Participation at UMC.

Stephanie's interest in student financial assistance led to her thesis, in which she analyzed the factors affecting student loan debt repayment.

**Amanda Ferguson**, formerly Amanda Nibbelink, began working as a compliance reviewer on June 18. She previously served as a program specialist for the state student assistance programs. She married Adam Ferguson on June 2. Congratulations! ★

## Enrollment, from page 4

the NSLDS. This publication is available on the USDE's web site at [www.ifap.ed.gov](http://www.ifap.ed.gov).

Guarantors use the data that schools report to the NSLDS on their SSCR roster files (or via ad hoc reporting, as applicable) to update their systems and then transmit the updated information to lenders and student loan servicers. The most important element of the SSCR roster file is the Enrollment Status Effective Date. This date determines the beginning of a student's grace period, when a student begins repayment, and eligibility dates for deferments. The date is critical for accurately servicing federal student loans.

The SSCR Guide includes a chart of definitions for all enrollment statuses and corresponding status effective dates. This chart also is available online at [www.cbhe.state.mo.us/MOSTARS/enroll.htm](http://www.cbhe.state.mo.us/MOSTARS/enroll.htm).

For students whom the school considers enrolled at least half time or full time at the beginning of a term, and for students who are enrolled at the beginning of the enrollment period/loan period in programs that do not use terms, the status effective date is the date of the

first day of class in the term, program, or enrollment period/loan period – not the first day a student begins attending class in his or her individual class schedule.

At many schools, more than one office is responsible for collecting or reporting information about a student's enrollment status. Consistency and accuracy in recording and reporting a student's out-of-school date can be achieved more easily if only one office assumes primary responsibility for verifying and reporting a student's enrollment status. The MSLP encourages schools to develop strong, internal communications among all offices that administer various aspects of student financial assistance programs. This will ensure that student enrollment information and updated guidance on enrollment status issues are shared promptly and effectively. The MSLP also encourages registrars and other school officials involved in student enrollment status recording and reporting to rely upon the expertise of the financial aid office when developing enrollment status recording and reporting procedures to comply with federal requirements. ★

# Mark Your Calendar!

## 2001 MOSTARS Fall Workshops

**Tues., Sept. 18**  
**Kansas City**

**Wed., Sept. 19**  
**Springfield**

**Tues., Oct. 2**  
**Columbia**

**Wed., Oct. 3**  
**St. Louis**

## Tentative Agenda

- ★ MOSTARS Update
- ★ Electronic Update (E-Signatures, ATOM, Web Site, Mapping Your Future, and e\*CLIPS)
- ★ Breakout Session 1
  - e\*CLIPS Transactions
  - State Student Financial Assistance Programs
- ★ Breakout Session 2
  - NSLDS Reporting
  - Student Loan Repayment Information (Grace Period, Deferment, Forbearance)
- ★ Breakout Session 3
  - Default Prevention Techniques for Schools
  - R2T4 Training

Registration material will be available later this summer.

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired can call (800) 735-2966.



**3515 Amazonas Drive**  
**Jefferson City, MO 65109**

**FIRST CLASS**

MOSTARS, the student assistance division of the Missouri Department of Higher Education, publishes this newsletter to inform Missouri's higher education community about current issues concerning early awareness and outreach, consumer information, state and federal student financial assistance programs, and student loan default prevention.

Ms. Marie Carmichael. . . . . CBHE Chair

Dr. Kala M. Stroup. . . . . Commissioner  
of Higher Education

Ms. Lynn Hearnese. . . . Assistant Commissioner for  
Student Assistance and Services